



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML Law Group, PC  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC as servicer for HSBC  
Bank USA, National Association, as Trustee for  
Deutsche Alt-B Securities Mortgage Loan Trust,  
Series 2006-AB1

In Re:

Contreras, Joel E. dba Aries Heating & Cooling  
Corp

**Order Filed on April 18, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Case No: 18-28306 VFP

Hearing Date: **April 16, 2019 at  
10:00 A.M.**

Judge: Vincent F. Papalia

Recommended Local Form:

☐

Followed

☐

Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

Upon the motion of Specialized Loan Servicing LLC as servicer for HSBC Bank USA,  
National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1,

**DATED: April 18, 2019**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

under

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as  
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume  
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to  
pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as Lot 26, Block 134.01 , 221 Coolidge Avenue,  
Hasbrouck Heights NJ 07604**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Joel E Contreras  
Debtor

Case No. 18-28306-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db +Joel E Contreras, 221 Coolidge Avenue, Hasbrouck Heights, NJ 07604-2310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1 cwohlab@logs.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Keith A. Bonchi on behalf of Creditor City of Salem keith@gmslaw.com  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association, as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vincent Commisa on behalf of Debtor Joel E Contreras vcommisa@vdcclaw.com

TOTAL: 9